

In re:
Daniel Lee
Nicole Lee
Debtor(s)

Case No. 15-10702-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa

Page 1 of 3

Date Rcvd: Oct 20, 2020

Form ID: 3180W

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel Lee, Nicole Lee, 6327 Burbridge Street, Philadelphia, PA 19144-2505
13499160	+ Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC, 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
13546549	+ Santander Bank, N.A. f/k/a Sovereign Bank N.A., c/o Wilson Elser, 2001 Market Street, Ste. 3100, Philadelphia, Pa. 19103-7039
13467596	#+ VelocitySBA LLC, formerly Superior Financial Group, 205 Lennon Lane, Suite 210, Walnut Creek, CA 94598-2481

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 21 2020 01:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 21 2020 01:56:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13544340	EDI: BECKLEE.COM	Oct 21 2020 04:53:00	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13495522	+ EDI: AISACG.COM	Oct 21 2020 04:53:00	BMW Financial Services NA, LLC, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
13543954	Email/Text: megan.harper@phila.gov	Oct 21 2020 01:56:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13823312	EDI: ECMC.COM	Oct 21 2020 04:53:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
13479217	+ EDI: IRS.COM	Oct 21 2020 04:53:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
13532269	EDI: NAVIENTFKASMSERV.COM	Oct 21 2020 04:53:00	Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
13480302	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 21 2020 01:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13469541	EDI: TFSR.COM	Oct 21 2020 04:53:00	Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
13473792	+ EDI: WFFC.COM	Oct 21 2020 04:53:00	Wells Fargo Bank, N. A., C/O Wells Fargo Bank, N. A., as servicer, Attn: Bankruptcy Dept./MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
13528375	EDI: WFFC.COM		

District/off: 0313-2

User: Lisa

Page 2 of 3

Date Rcvd: Oct 20, 2020

Form ID: 3180W

Total Noticed: 16

Oct 21 2020 04:53:00

Wells Fargo Bank, N.A., Home Equity Group, 1
Home Campus X2303-01A, Des Moines, IA
50328-0001

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13828813	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
jdb	*+	Nicole Lee, 6327 Burbridge Street, Philadelphia, PA 19144-2505

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2020 at the address(es) listed below:

Name	Email Address
ALBERT JAMES MILLAR	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us RA-occbankruptcy6@state.pa.us
ALEXANDRA T. GARCIA	on behalf of Creditor Wells Fargo Bank N.A. ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
ANDREW L. SPIVACK	on behalf of Creditor WELLS FARGO BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANN E. SWARTZ	on behalf of Creditor Wells Fargo Bank N.A. ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor WELLS FARGO BANK N.A. ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
ANTHONY R. DISTASIO	on behalf of Creditor WELLS FARGO BANK N.A. ard@ldaklaw.com
BARBARA A. FEIN	on behalf of Creditor Toyota Lease Trust bfein@sanddlawyers.com mhanford@sanddlawyers.com;kdaley@sanddlawyers.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CHRISOVALANTE FLIAKOS	on behalf of Creditor Wells Fargo Bank N.A. paeb@fedphe.com
JERMAINE D. HARRIS	on behalf of Debtor Daniel Lee jermaineh02@msn.com
JERMAINE D. HARRIS	on behalf of Joint Debtor Nicole Lee jermaineh02@msn.com

District/off: 0313-2

User: Lisa

Page 3 of 3

Date Rcvd: Oct 20, 2020

Form ID: 3180W

Total Noticed: 16

JEROME B. BLANK

on behalf of Creditor WELLS FARGO BANK N.A. paeb@fedphe.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank N.A. paeb@fedphe.com

KEVIN G. MCDONALD

on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

MARTIN A. MOONEY

on behalf of Creditor Toyota Lease Trust lgadomski@schillerknapp.com kcollins@schillerknapp.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Wells Fargo Bank N.A. paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 19

Information to identify the case:			
Debtor 1	Daniel Lee		
	First Name	Middle Name	Last Name
Debtor 2	Nicole Lee		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-10702-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel Lee

Nicole Lee

10/20/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.